

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David J. Plewinski
Debtor

Case No. 15-00921-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

Date Rcvd: Jul 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2020.

db
4622793 +David J. Plewinski, 719 Spring St., Avoca, PA 18641-1111
+3232 Newmark Drive, Miamisburg, OH 45342-5421
4630059 +BMO Harris Bank N.A., ATTN: BRK-180-RC, 770 N Water St, Milwaukee WI 53202-0002
4615409 +BMO Harris Bank, N.A., Loan Maintenance Dept., P.O. Box 365,
Arlington Heights, Illinois 60006-0365
4615408 Berkheimer Tax Administrator, P.O. Box 25156, Lehigh Valley, Pennsylvania 18002-5156
4615415 +Donna Meade, 719 Spring St., Avoca, Pennsylvania 18641-1111
4615418 +PNC Bank, Consumer Loan Center, Mailstop P5-PCLC-A2-R, 2730 Liberty Avenue,
Pittsburgh, Pennsylvania 15222-4704
4670778 +PNC Mortgage, a division of PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
4615420 +Sears, PO Box 6275, Sioux Falls, SD 57117-6275
4615421 +Udren Law Offices, PC, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
Cherry Hill, New Jersey 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4617551 EDI: AIS.COM Jul 01 2020 23:33:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4615410 E-mail/PDF: resurgentbknofications@resurgent.com Jul 01 2020 20:01:51 CACH, LLC,
PO Box 10587, Greenville SC 29603-0587
4624318 +EDI: CHRM.COM Jul 01 2020 23:33:00 CHRYSLER CAPITAL, P.O. BOX 961275,
FORT WORTH, TX 76161-0275
4615411 +E-mail/Text: bankruptcy@cavps.com Jul 01 2020 19:51:58 Calvary Portfoliio Services,
500 Summit Lake Dr., Ste. 4A, Valhalla, New York 10595-2323
4615412 +EDI: CAPITALONE.COM Jul 01 2020 23:33:00 Capital One, P.O. Box 30285,
Salt Lake City, Utah 84130-0285
4615413 +EDI: CAPITALONE.COM Jul 01 2020 23:33:00 Capital One/Boscov's, Retail Services,
P.O. Box 5893, Carol Stream, Illinois 60197-5893
4615414 +EDI: CHRM.COM Jul 01 2020 23:33:00 Chrysler Capital, Attn: Bannkrupcty Dept.,
P.O. Box 961278, Ft. Worth, Texas 76161-0278
4615416 +EDI: BLUESTEM Jul 01 2020 23:33:00 Fingerhut, P.O. Box 1250,
Saint Cloud, Minnesota 56395-1250
4615417 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 01 2020 20:02:30 LVNV Funding LLC,
P.O. Box 10497, Greenville, South Carolina 29603-0497
4668468 E-mail/PDF: resurgentbknofications@resurgent.com Jul 01 2020 20:01:51
LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,
N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4621574 EDI: RECOVERYCORP.COM Jul 01 2020 23:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4617637 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 01 2020 20:01:48 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
4615419 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 01 2020 20:01:48 Regional Acceptance Corporation,
Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, North Carolina 27894-1847
TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Elizabeth L Wassall on behalf of Creditor PNC Bank, National Association ewassall@udren.com,
bankruptcy@udren.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
Kevin Buttery on behalf of Creditor PNC Bank, N.A. kbuttery@rascrane.com
Morris Anthony Scott on behalf of Creditor PNC Bank, National Association pabk@logs.com
Morris Anthony Scott on behalf of Creditor PNC Bank, N.A. pabk@logs.com
Nicole Bernadette LaBletta on behalf of Creditor PNC Bank, National Association
nlabletta@pincuslaw.com, brausch@pincuslaw.com
Recovery Management Systems Corporation claims@recoverycorp.com
Stuart Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,
cblack@udren.com
Tullio DeLuca on behalf of Plaintiff David J. Plewinski tullio.deluca@verizon.net
Tullio DeLuca on behalf of Debtor 1 David J. Plewinski tullio.deluca@verizon.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	<u>David J. Plewinski</u>	Social Security number or ITIN	xxx-xx-1336
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:15-bk-00921-RNO			

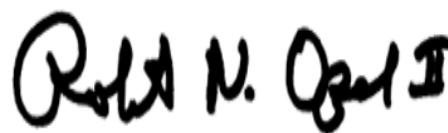
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David J. Plewinski
aka David Plewinski, aka David James Plewinski

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: LyndseyPrice, Deputy Clerk

7/1/20

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.